

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application Number : 09/518,948 Confirmation No.: 8859
Applicant : SLAVIN, Fred *et al.*
Filed : March 6, 2000
Title : AUTOMATED STATEMENT PRESENTATION, ADJUSTMENT,
AND PAYMENT SYSTEM AND METHOD THEREFOR
TC/Art Unit : 3693
Examiner: : KARMIS, Stefanos
Docket No. : 72167.000141
Customer No. : **21967**

Mail Stop AMENDMENT
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

RESPONSE UNDER 37 C.F.R. § 1.111

I. INTRODUCTION

In response to the Non-Final Office Action mailed February 2, 2009 (the "Office Action"), please consider the following remarks regarding the above-identified patent application wherein:

- Listing of the Claims section begins on page 2 of this paper; and
- Remarks section begins on page 16 of this paper.